DEPENDENT ATTONAT URNAI

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APRIL-1961

Confederated Union of America Executive **Board Meeting April 13-14-15 Washington D.C.**

Confederated Unions of America

NATIONAL HEADQUARTERS

Reymond Building - P.O. Box No. 2333 Baton Rouge, Louisiana

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TO ALL MEMBERS:

OFFICIAL CUA EXECUTIVE BOARD MEETING NOTICE

A meeting of the CUA Executive Board which is composed of delegates from each affiliate union is scheduled as follows:

City-Washington, D. C.

Hotel—Ambassador Hotel

Dates-Thursday, April 13, Friday, April 14, and Saturday,

April 15, 1961 (if necessary). Meeting Time-9:30 a.m.

Meeting Room-See Hotel Bulletin Boards

This will be a most important meeting and you are requested to have your union represented to take part in the legislative program that will be drafted and submitted to members of Con-gress, as well as other matters in the operation of the National

Also at this time, representatives of your union will have the opportunity to meet many members of Congress as well as contacting their congressmen from their various states pertaining to matters in their respective localities that directly affect every member of your union.

A block of rooms have been set aside for this meeting, but it is urgent that you make individual room reservations directly to the Ambassador Hotel, stating you are attending the CUA Executive Board meeting in order to be sure of hotel accommoda-

We look forward to meeting with representatives from your

Very truly yours,
CONFEDERATED UNIONS OF AMERICA ELMO F. ROGERS. President.

President of Kaiser Likes Strong Unions

Edgar F. Kaiser, president of Kaiser Industries, sailed into the question of strong unions—and said in Chicago that his company prefers them. company prefers them.

Kaiser Industries, he said, likes to deal with unions "strong enough to speak the real will of the employes and to vigorously promote their welfare — and trong enough to un held sight. strong enough to up-hold right-dealing."

Kaiser, 52, heads an industrial empire that makes more than 300 products. He spoke in the Morrison Hotel at the John A. Ryan Forum, sponsored by the Catholic Council on Working Life.

FOR SAVING MILLION

President Kennedy proclaimed April as cancer control month.

Kaiser, 52, heads an industrial empire that makes more than 300 products. He spoke in the Morrison Hotel at the John A. Ryan Forum, sponsored by the Catholic Council on Working Life.

"We must trust that when a company is not fighting its employes, their unions in time will become responsive to good faith," he said.

"The true objective of collective bargaining is to reach unions that it is clear to all who battle this disease that the solution of the problem of cancer will be achieved only by full application of control measures now known and of those yet to be developed.

He said it is essential to the nation's health for people to be aware of efforts to control cancer so that they may avail themselves of these measures.

New Chairman of NLRB Vows Speed, Justice

A new era started on the National Labor Relations Board this week as Frank W. McCulloch was sworn in as chairman. He was administrative assistant to Senator Paul Douglas (Dem., Ill.) in recent years.

He's a lawyer with considerable experience in the labor field. Also, he directed social work for the Congregational Christian Church and served for a while as head of the labor education division of Roosevelt University in Chicago.

Upon assuming his new post, McCulloch declared that "we have much to contribute in fostering collective bargaining and full freedom of association, and in eliminating unfair labor. and in eliminating unfair labor practices." Success in these objectives, he said, will "bolster our nation's and the free world economic strength."

"This vital work can "This vital work can help our country to maintain stabili-ty in its employment relations," he added. McCulloch also promised all possible efforts to reduce the board's high back-log of cases and to expedite its work because "delays often de-

President Names Labor-Industry Advisory Group

President Kennedy last week President Kennedy last week issued an executive order creating a President's Advisory Committee on Labor-Management Policy and announced the names of the 21 members equally divided between labor, management and the public.

Secretary of Labor Goldberg and Secretary of Commerce Hodges will rotate the chair-manship annually, with Gold-berg serving initially as chair-man. They will be public mem-

Included among the seven labor members are two leaders of unions representing workers on railroads. They are: President George M. Harrison of the Railway Clerks and Joseph Keenan, secretary of the International Brotherhood of Electrical Workers.

Balanced Group
The other labor representa-

The other labor representa-tives are: AFL-CIO President (Continued on Page Seven)

The C.U.A. Executive Board Meeting has been scheduled for Washington, D. C., April 13, 14, and 15, 1961 at the Ambassador

This will be an important meeting and all affiliate unions are urged to have their union represented.

The afternoon session starting at 1:30 p.m. will be open to all "Independent" visiting unions.

Secretary of Labor Arthur Goldberg has been invited to attend. To be sure of hotel accommodations, you are asked to send them in as soon as possipotify both the union and the

ble.

Financial Reports Due
by the End of March
All local unions with fiscal
year ending December 31, 1960,
are required to have financial
reports filed within the ninety
day grace period which expires
March 31, 1961.

March 31, 1961.

Two copies of Form LM2 or LM3 which ever is appropriate for your organization is required to be mailed to the Department of Labor, Bureau of Labor Management Reports, John L. Holcombe, Commissioner, Washington, D. C.

N.L.R.B. Reconsiders Dues
Authorization Ruling
In October of 1960, Board Members, Jenkins, Kimball and Fanning ruled (with Members Rodgers and Chairman Leedon not participating) that a con-

not participating) that a contract does not serve as a bar for an election to be called for by another union whereas the members in canceling his dues check off authorization had to

notify both the union and the company to stop collection of his dues.

At that time it was ruled that only contracts with check off authorizations with notice to the employer only would serve as a bar to an election.

as a bar to an election.

After many protests from unions and others the Board has reconsidered their previous ruling and has now ruled that contracts with notice to both employer and union will serve as an election bar and that it is not unduly burdensome upon the members to have to notify the union and company when revoking his dues authorization.

N.L.R.B. Changes

Frank W. McCulloch of Illinois is appointed new chair-man of the Board. Mr. McCul-loch has been administrative as-sistant to Senator Douglas (D.-Ill.) since 1949. He replaces (Continued on Page Five)

75,000 Welfare and Pension Reports Due April First

Labor Secretary Arthur J. within 120 days of the end of Goldberg today reminded the administrators of welfare and pension plans that annual financial reports are required by

pension plans that annual financial reports are required by law to be filed with the Department of Labor no later than April 1.

About 75,000 plans, more than half the total on file with the Department of Labor, have fiscal years ending December 31.

Annual reports of their financial operations are required under the Welfare and Pension Plans Disclosure Act to be filed

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OUR REASON FOR EXISTENCE

It shall be the constant policy

of this newspaper:

1. To publish news of inter est to its subscribers and triends regarding all things pertaining to the working man and his

tamily.

2. Fo aggressively advocate and pursue plans that will increase the economic advantages of the laboring and producing millions of our American peo-

3. To be vigilant in protect ing the gains made by working people through their Unions in recent years.

4. Io be active in obtaining for Labor, a greater share of the truits of our production.

5. Io further the organiza

tion and growth of independent Labor Unions.

6. Io do all these things in the American way; that is by lawful and free Constitutional Government.

'Closed Shop'

In Hospitals

Additional light on "closed shop" practices in the medical field is cast by Look Magazine in an article entitled "Why Hospitals Lock Out Doctors," carried in its Jan. 17 issue.

The article reveals that "nearly half the physicians in the United States are unable to treat patients in a hospital." Sometimes, it's because they don't meet the professional standards set, but often; the article says, it's because existing doctors on hospital staffs want to maintain their own little "monopolies."

Kennedy On Wage Levels

Besides the step-up in the minimum wage, first to \$1.15, then to \$1.25 over a two-year period, President Kennedy proposed that several million new workers be covered and that they start at a one-dollar minimum. He said this wage floor would be increased gradually to the \$1.25 level.

the \$1.25 level.

In addition to reducing the Federal Housing Administration interest rate, President Kennedy said he is asking the Federal Home Loan Bank Board to exert its efforts to bring about lower rates on home loans generally.

home loans generally.

He also said the construction of sewer, water and public buildings projects in smaller cities will be encouraged by liberalizing the loan program of the Community Facilities Administration. In this connection, he said he has telegraphed the mayors of 297 cities, urging that they review their urban renewal projects to find ways of hastening the completion of what he termed these vital civic improvements. improvements.

The government now provides aid for dependent children if their fathers are dead, disabled or have deserted the family. President Kennedy wants Congress to amend the law to include children of the needy unemployed.

Helps Cities President Kennedy noted he already has asked Congress for a federal program to help cities having chronic unemployment. He urged that area redevelopment legislation be enacted without delay.

The President said he has ordered the heads of all government agencies to review their procurement and construction plans with a view to speeding them up wherever possible, and to give priority to action which will have an early effect on unemployment. He also has directed agency heads to prepare lists of going public works which could be speeded up quickly if funds were provided, and of needed projects which might be accelerated or started on short

The President also has given orders that the entire balance of federal-aid highway funds for the fiscal year ending June 30 be made available immediately. The sum is 724 million dollars.

"monopolies."

Also, frequently "the hospital may require that the applicant be a member of certain medical societies and specialty groups—in other words, he must belong to affiliates of the American Medical Association, the "doctors' union."

The sum is 724 million dollars.

President Kennedy also said the has asked the Pentagon and the Labor Department to take machinery by which federal contracts can be fed to firms in cities having high unemployment.

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Quote of The Week

"There is every hope and expectation that with adequate preventive measures the present slump in business activity and the increase in unemployment can be reversed . . . Congress has the duty of doing everything it possibly can to hasten the reversal. Aside from the human suffering involved in the widespread unemployment, it simply costs too much in terms of lost tax revenues and increased welfare costs for present conditions to be tolerated one day longer than necessary."

—U. S. Rep. Elizabeth Kee of West Virginia.

EDITORIAL

COSTS

There's no more free lunch and nobody knows it better than union members. When President Kennedy asks for legislation, we know that it will cost money. We also know that union members are going to help foot the bills. Naturally, we don't want our money wasted; on the other hand, we don't want to pass up a good thing.

There's a recession on. Al-

want to pass up a good thing.

There's a recession on. Already it has cost the American people about twenty billion dollars in lost wages and lost salaries. Already it has cost business about five billion dollars in lost profits. Already it has cost the Government about three billion dollars in lost taxes. This recession of 1057 and

In the recession of 1957 and 1958, this nation did nothing. The Administration sat tight; the then Secretary of Labor offered to eat his hat if layoffs continued into October. They let nature take its course. Some people thought this was the way to save money.

The result was the biggest Federal deficit in the peace-time history of the United States, a deficit of more than twelve billion dollars in the 1959 fiscal year. That's what a

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Where Key Bills Stand

The situation shaped more clearly last week on the Kennedy Administration's major economic and humanitarian bills. Developments divided them into two groups — those facing powerful and bitter opposition and those having comparatively easy going. Of the

do-nothing program cost the Government. What it cost the people in lost wages and salar-ies, what it cost business in lost profits, ran to many times twelve billion dollars.

Because nothing was done, the business recovery from the 1957-58 recession wasn't strong enough and the present reces-sion coming so soon after the last one is now compounding the cost.

At a luncheon of business-men the other day, President Kennedy pointed out that the expected loss in Federal taxes

expected loss in Federal taxes alone is enough to pay for the Legislative program, with enough left over to pay for closing the missile gap.

In Government, as in anything else, there are times when you have to spend a nickle to make a nickle. By spending now to boost purchasing power, the Government can help put the country back on its feet, get people back to work and cut its own deficit. own deficit.

Sensible action will cost less than doing nothing, a lot less than waiting until another mil-lion people get laid off and more businesses go bankrupt.

It's up to Congress now:

latter, there are only the follow-

Extension of jobless pay passed by Senate and previously approved by House. This bill now is in conference committee to iron out differences.

Aid for jobless workers' chil-dren — passed by House. Sen-ate awaiting Finance Committee report.

The legislative status of the more controversial measures is as follows:

Minimum wage raise — coming up for debate in House. Has not come out of Senate Labor Committee. Conservative coalition of Northern Republicans and Southern Democrats is pushing drastically watered-down version.

Aid to depressed areas — passed last week by Senate. Not yet scheduled for floor action

Medical care for Social Security and Railroad Retirement pensioners — no definite developments except steamed-up opposition drive by American Medical Association and its Big Business allies.

Aid to education - hearings continue in Senate and House committees.

Farm aid conference comram aid — conference committee adopted compromise between Senate and House versions of "feed grains" bill. Compromise weakens House-passed penalties for farmers who do not reduce number of acres they plant.

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National Alert Exercise—April 28-29

Illinois will mobilize for a signed to test the effectiveness of make-believe war on April 28-

Key officials of governments, industries, and their security forces are asked to participate then in Operation Alert (code named OPAL-61), according to Maj. Gen. J. L. Homer, State Civil Defense Director.

The two-day 8th Annual OPAL Exercise, directed by the President of the U. S., is de-

emergency disaster plans, personnel and equipment, at all

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ness of local security against sab-

-Federal, State, Regional and local officials will grapple with "attack" problems. Other post-attack phases of OPAL-61 will follow in the fall for State and Federal planners only.

-Monitors (umpires) will be assigned at every level of gov-ernment to inject problems and determine workability of plans and solutions.

—Illinois may be "scored" by simulated plane-carried bombs, or missiles, or a combination of both. Exercise participants will not know locations of "hit" areas until "strikes" occur on "D" Day, April 28th.

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Mr. Chester M. Fulton

National Independent Labor Journal
Publishing Company
1808 Blue Island Avenue
Chicago 8, Illinois
Dear Mr. Fulton:

Chicago 8, Illinois
Dear Mr. Fulton:

It was extremely pleasant talking to you on the phone and most gratifying to learn of your interest in Little City and your desire to help us publicity-wise. The enclosed pictures and literature pretty well tell the Little City story, and I will supplement this with just a paragraph or so to bring our story up-to-date.

At this time, we have reached our capacity enrollment of sixty youngsters. We cannot accommodate more until we become fortunate enough to be enabled to construct the first wing of a school building, as we are in dire need of additional classroom space. It is intended that part of the school, when constructed, will be used as a temporary infirmary and medical quarters. Little City is dependent on the community for support, inasmuch as parents pay according to their ability. The Foundation is obligated to make up a monthly deficit of approximately \$12,000. Since our school has been in operation for only eighteen months, we are not, as yet, eligible for state and federal grants. We hope to qualify for some of these in the near future.

I assure you that any assistance you may be able to render Little City will be deeply appreciated. If you have any questions, please contact me.

please contact me.

Sincerely, PHILIP ROBERTS Executive Administrator Little City Foundation



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Board Meeting-

Arthur A. Kimball on

The other four members of National Board is former Chairman Boyd Leedom who stepped down from the chairman ship, Senior Member Phillip Ray Rodgers, Roger Fanning and Gerald A. Brown of Calif., former regional director at San Francisco since 1947 who was also appointed by President Kennedy to replace Joseph A. Jenkins, who resigns March 28, 1961. Mr. Jenkins' term was to expire in August and he is scheduled to take the post of Regional Director of the New Albuquerque, N. Mex. Office.

New Director of Federal stepped down from the chair-

New Director of Federal
Mediation and Conciliation
Service
Mr. William E. Simkin is appointed by President Kennedy
as National Director of Federal
Mediation and Conciliation
Service

Mr. Simkin a well known arbitrator was at one time asso-ciate member of the War Labor Board and past president of the National Academy of Arbitra-

N.L.R.B. Investigation
Chairman Dent (D.-Pa.) has been selected as chairman of the House Labor Committee to investigate and probe the N.L.R.B.

Heading the agenda is inves-tigation of N.L.R.B. decisions handed down between 1950 and 1960 as to being biased, unfair, inconsistent or reversing prac-

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tation cases being delayed.

Free speech of the Taft Act as to the rulings issued by the

Board. Use of injunction as to empioyees rights.

Amendments to the Taft Act

Amendments to the Taft Act as to repeal of the provision permitting states to prohibit union shop contracts.

Retire At 50 Years and
15 Years Service

Faced with a surplus of manpower this coming August of approximately 350 employees, (Esso) Humble Oil & Refining Co., at Baton Rouge, La. has agreed with the Independent Industrial Workers Association to offer retirement to those employees between the ages of 50 and 65 with no less than fifteen years service.

years service.

It was also agreed to give each employee selecting early retirement the equivalent of approximately two (2) years or more additional service. For expelsions of fifth reserves of fifth reserves to the service of the reserves of the reserve more additional service. For example an employee of fifty years of age would be paid what his pension annuities would have purchased at 52 years of age.

Settlement Reached
The Allied Oil Workers Union and the services are set to be set

ion concluded wage negotia-tions with Ethyl Corp., after a long bargaining session that was carried on for many months. The proposal is as follows:

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Baton Rouge, La.
Recently in an explosion of undetermined origin, four men were killed, two burned seriously and some 30 minor injuries were accounted for.

It was several hours some four explosions rocked the area that sent up mushroom clouds of smoke before it could be determined how many had been killed, which kept many relatives in anguish.

The complete manufactured new type of gasoline additive was being processed was blown to bits with an adjoining three story brick office building hav-

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hour.

The general increase of both groups will be retroactive to Dec. 16, 1960.

A population research group estimates the world population will reach three billion before the end of 1961.

65 Or Over Increase

65 Or Over Increase
Between the past 1960 census
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The past census reveals 16.5
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Chicago 41, III.

Hanover Park Helps J.F.K. Boost Economy

Special new financing arrangements were announced by Matt Teolis, partner of Hanover Builders, Inc. The purpose to enable veterans to purchase new homes at Hanover Park with no down payment and no closing costs.

Dahl, who professes to be a Republican and Teolis who states he is a Democrat, agreed to close ranks behind the new president with the slogan, "Let's all help John F. Kennedy stimulate the economy!" and no closing costs.

"Under our new, unusual set up, veterans would be required to pay only \$95 total for 'movein' costs, and not a penny more!" said Teolis.

"My partner, Barney Dahl, and I noted that our nation's economy is of prime concern to the Kennedy administration in Washington. We know that building is a key industry. Promoting home sales and construction means promoting terms more lenient, we could sell more houses, put more people to work at our development in Hanover Park, helping to spur business activity to the extent of several million dollars just on our part—thus contributing our share to injecting more."

"The \$95 offer is made possible under a new Veterans' Administration rule adopted last December which allows build-cers to pay closing costs on behalf of the veteran home buyer," said Teolis. "We feel we are making home ownership possible for veterans purchasers who are otherwise qualified but cannot raise even the closing costs connected with the home purchase because of unexpect
Ultimate in Bowling

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River Road at Belmont
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Gladstone 6-4100 on our part—thus contribut-ing our share to injecting more vitality in our nation's econ-omy and to creating prosper-

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AND THEIR FAMILIES

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I. B. T.

Louis F. Peick, Secretary-Treasurer

220 S. Ashland Ave.

Chicago, III.

ed medical bills or other ex-penses which have depleted their savings."

The Hanover Park develop-

The Hanover Park development in northwest Cook county consists of some seven hundred homes, — a 24-store, 2½ million dollar shopping center—and a group of five apartment buildings containing 16 two bedroom units each.

Over 200 new homes are under construction consisting of

Over 200 new homes are under construction, consisting of two, three and four bedroom ranches, colonials, split-levels and Cape Cods, featuring brick trim, attached garages and basement. The prices ranges from \$13,900 to \$18,900 including fully improved 65x120 ft. lots. Monthly payments are as low as \$77.86 a month to non-vets with \$450 down payment.

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The Milwaukee Railroad depot and bus stop are within four blocks. School, churches, shopping are nearby. Seventeen miles northwest of Chicago, Hanover Park is within less than a half hour's drive west on Irving Park road (No. 19), then turning south on Barrington road — or driving west on Lake street (No. 20), then turning north on Barrington road.

The model homes are open daily and weckend from nine to nine and it seems that every Chicagoan able to pay his rent, can become a worry-free homeowner in Hanover Park overnight. His monthly payments will amount to less than average rentals in Chicago — and will build a valuable equity, a hedge against inflation, in addition to happiness and security for his family.

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President Names

George Meany and Presidents Walter Reuther of the Auto Workers; David Dubinsky, La-dies Garment Workers; David J. McDonald, Steel Workers; and Thomas Kennedy, United Mine Workers.

Others named to the committee were:

For the public—Ralph Mc-Gill, Editor, The Atlanta Constitution; George Taylor, Professor of Labor Relations, University of Pennsylvania; Clark Kerr, Chancellor, University of California; Arthur Burns, former chairman of President Eisenhower's Council of Economic Advisers; and David Cole, a well-known arbitrator. well-known arbitrator.
For management — Thomas

Watson, president, International Business Machines; Joseph Block, president, Inland Steel Co.; Henry Ford II, board chairman of Ford Motor Co.; J. S. Love, board chairman, Burlington Mills; John Franklin, president, United States Lines; Richard Reynolds, president, Reynolds Aluminum Co.; and Elliott V. Bell, editor, Business Week. The business members are known as "moderates."

Sets Tasks

In his order, Kennedy asked the committee to study and advise him with respect to programs that will promote "free and responsible" collective bargaining; industrial peace, sound wage and price policies, higher standards of living and increased productivity. creased productivity.

He also directed the group to

EASTER GREETINGS

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study the benefits and problems of automation and policies designed to strengthen the position of American products in world markets.

The labor members hailed the new committee as far super-ior to and better balanced than a labor-management setup creat-ed by former President Eisen-hower. Meany told newsmen

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The whole aim would be to reach labor-industry agreement on aims, and the job of the public members would be to help in that respect, Meany said.

Also, Meany and other labor members voiced confidence that the committee would not be used as any instrument for hold-

that labor would in no way ing down wages. They said it use the committee as a group. can be a vehicle for reaching

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MAnsfield 6-3811



(The telephone rings in a earned Chicago District Office of the would Social Security Administration through

STANIEC: Hello, Staniec

FULTON: Hello, Staniec, this is Chester Fulton. One question which keeps coming up at our Union meetings is, "How much am I going to get from Social Security?" I wish you could give me an answer I could pass on to our members.

STANIEC: Estimating benefits before actual retirement is pretty tricky, and of course, we can't give the exact amount un-tif an application is completed and the payment is figured. But you can estimate what you would get right now, in the event you became disabled, or what would be payable in sur-vivors' benefits.

FULTON: That would help our members a lot, since most of us do have families and have to do some planning for the fu-

to do some planning for the future.

STANIEC: First, pick one of two starting dates to use in liguring your benefits. Take either 1937 or 1951. Usually we use the years beginning with 1951, because wages have been higher since then,

FULTON: We have a good many young workers who were born in the 1930's. What starting date do they use?

STANIEC: A young worker uses the year he reaches age 22, if that year was after 1950, to start his benefit computation, otherwise he will use 1951.

FULTON: Then do you list your total earnings for all the years up to present?

STANIEC: Yes, you show your total earnings for each year, up to the maximum amount we record. For example, suppose you had always

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earned \$5000. Our records would show \$3000 from 1937 through 1950, \$3600 from 1951 through 1954, \$4200 from 1955, and \$4800 from 1959 on. Only those amounts were taxable during each of the periods.

FULTON: I've been making my list while we were talking. I had wondered what you meant by "maximum amounts", so I'm glad to know that there is a limit on the amount on is a limit on the amount on which we pay Social Security.

STANIEC: Now from your list, drop the five years of lowest earnings, or five years when we recorded at lower levels. You should have at least five years left for your computation. Next, add the total earnings in these years.

FULTON: Do you mean my total earnings, or total taxable

earnings? STANIEC: Thanks for catching that point. Include only your total taxable earnings which are covered by Social Security. A person may have income from various sources besides his wages, such as bank interest or yearlestate rental but stdes his wages, such as bank interest or real estate rental, but not all of this income is covered. When you're figuring your benefits, you show only earnings covered by Social Security. FULTON: All right, I have my total figure from adding my highest years. What's the next step?

step? STANIEC: Now you divide

by the number of years you used to get your average year-

Hy earnings.
FULTON: I've come up with \$4440. What would that pay

me?
STANIEC: Your benefit payment would be \$120 per month.
Incidentally, that is the most we pay a worker this year, but the rates will be changing during the next several years. FULTON: Let's take the case

of a young worker who dies this year, after making \$4800. Suppose he leaves a wife and two young children. What will his family get?

a family group is \$254 monthly. The widow should also get a one-time death payment of STANIEC: The most we

haven't changed for several years, have they?

STANIEC: That's right. However, the amounts paid to children of deceased workers have been increased. Each child now receives 3/4 of the amount payable to the worker. If the widow should remarry and still have several children under age 18, the children's payments would still total the maximum.

FULTON: I've heard that you have a postcard we can use to check our earnings.

STANIEC: Yes, you can get the card, called a "Request for Statement of Earnings" from your nearest Social Security of fice. Our central accounting of-fice will send totals from 1937 and from 1951 to date, and will give a breakdown of the last three year's earnings. Also, they will tell you how many work credits, which we call quarters of coverage, that you have

of coverage, that you carned.

FULTON: Do you have a publication that tells how to estimate benefits?

STANIEC: Yes, a pamphlet called "How to Estimate Your Social Security Payments," OASI-30, was issued recently.

FULTON: Thanks much. I'll call again soon. Goodbye.

call again soon. Goodbye.

STANIEC: I'll look forward to hearing from you again. Goodbye

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